

2019 Benefit Costs

Transit ATU 587: Full Benefits Plan



King County

Benefits, Payroll and Retirement Operations

As an ATU full-time employee, you receive county-paid medical, dental and vision coverage, plus basic life insurance, basic accidental and dismemberment (AD&D) insurance and basic long-term disability (LTD) insurance. You have the option to purchase supplemental life insurance, supplemental AD&D insurance and long-term disability insurance. These rates are for full-time, full-benefit ATU members.

Supplemental Life Calculator: ATU Full Employees	
Employee Coverage Amount:	(coverage capped at \$400,000)
Base Annual Salary (BAS) Multiply by (1x, 2x, 3x, 4x) → Round up to the next \$1,000 = _____	
Employee Cost:	
Employee Coverage → Divide by \$1,000 → Multiply by Employee age rate _____ =	\$ _____
Spouse/Domestic Partner Cost: (*Use spouse rate but employee age bracket)	
Employee Coverage Multiply by .5 → Divide by \$1,000 → Multiply by Spouse age rate* _____ =	+ \$ _____
Child Cost: \$.90 a month to cover all children at \$10,000 of coverage =	+ \$ _____
	Monthly Cost \$ _____

Supplemental Life Rates: ATU Full Employees											
	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee	\$.025	\$.030	\$.041	\$.041	\$.052	\$.083	\$.143	\$.254	\$.339	\$.579	\$.941
Spouse/ Domestic Partner	\$.044	\$.053	\$.070	\$.079	\$.088	\$.132	\$.202	\$.378	\$.581	\$ 1.118	\$ 1.813

Supplemental AD&D Rates: ATU Full Employees				
Amount of Coverage	Employee	Spouse/Dom. Partner 50% of employee coverage	Spouse/Dom. Partner 100% of employee coverage	All Children 10% of employee
\$50,000	\$0.85	\$0.43	\$0.85	\$0.25
\$100,000	\$1.70	\$0.85	\$1.70	\$0.50
\$150,000	\$2.55	\$1.28	\$2.55	\$0.75
\$200,000	\$3.40	\$1.70	\$3.40	\$1.00
\$250,000	\$4.25	\$2.13	\$4.25	\$1.25
\$300,000	\$5.10	\$2.55	\$5.10	\$1.50
\$350,000	\$5.95	\$2.98	\$5.95	\$1.75
\$400,000	\$6.80	\$3.40	\$6.80	\$2.00
\$450,000	\$7.65	\$3.83	\$7.65	\$2.25
\$500,000	\$8.50	\$4.25	\$8.50	\$2.50

Supplemental Long-Term Disability Calculator: ATU Full Employees
Base Annual Salary / 100 x 0.327 = Annual Cost (divide by 12 for monthly cost)